



**Blue Shield of California Life & Health Insurance Company**  
**Summary of Benefits**

**Group Vision Plan**

**Basic Vision Plus for Small Business 0/0/150/150**

This Summary of Benefits shows the amount you will pay for Covered Services under this Blue Shield of California Life & Health Insurance Company (Blue Shield Life) Plan. It is only a summary and it is included as part of the Certificate of Insurance (COI).<sup>1</sup> Please read both documents carefully for details.

**Provider Network:**

This Plan uses a contracted network of vision care providers. Providers in this network are called Participating Providers. You pay less for Covered Services when you use a Participating Provider than when you use a Non-Participating Provider. You can find Participating Providers in this network at [blueshieldca.com](http://blueshieldca.com).

**Benefit Frequency Limits**

This Plan pays up to the Allowance and frequency limits as listed for Covered Services.

<b>Comprehensive exam</b>	One every 12 consecutive months
<b>Eyeglass lenses and contact lenses</b>	Once every 24 consecutive months
<b>Eyeglass frame</b>	One every 24 consecutive months
<b>Low vision testing</b>	One every 24 consecutive months

**Waiting Period**

A waiting period is the length of time you must be covered under the Plan before Blue Shield Life will pay for Covered Services.

<b>Waiting period</b>	No waiting period
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**No Deductible**

Under this Plan there is no dollar amount an Insured must pay before Blue Shield Life will pay for Covered Services.

**No Lifetime Dollar Limit**

Under this Plan there is no dollar limit on the total amount Blue Shield Life will pay for Covered Services in an Insured's lifetime.

Blue Shield of California Life & Health Insurance Company is an independent licensee of the Blue Shield Association

	When using a Participating Provider <sup>3</sup>	When using a Non-Participating Provider <sup>4</sup>
<b>Eye examinations</b>		
Comprehensive exam <i>One per Insured every 12 months.</i>		
Ophthalmologic visit	\$0	All charges above \$60
Optometric visit	\$0	All charges above \$60
Retinal Imaging <i>One per Insured every 12 months by a Participating Provider.</i>	\$39	Not covered
Standard contact lens fitting and evaluation <i>One per Insured every 12 months by a Participating Provider.</i>	\$0	Not covered
<b>Eyewear/Materials</b>		
Eyeglass frame <i>One per Insured every 24 months.</i>	All charges above \$150	All charges above \$120
Plano (non-prescription) sunglasses <i>One per Insured every 24 months instead of an eyeglass frame when prescribed by a Participating Provider or surgeon after vision correction surgery.</i>	All charges above \$150	All charges above \$120
Eyeglass lenses and lens treatments <i>One pair of lenses per Insured every 24 months or every 12 months if the examination indicates a Prescription Change.</i>		
• Single vision	\$0	All charges above \$43
• Lined bifocal	\$0	All charges above \$60
• Lined trifocal	\$0	All charges above \$75
• Lenticular	\$0	All charges above \$200
• Polycarbonate lenses (for Dependent children only)	All charges above \$100	All charges above \$75
• Polycarbonate photochromic single vision lenses (for Dependent children only)	All charges above \$160	All charges above \$115
• Standard progressive lenses (no-line bifocals)	\$0	All charges above \$75
• Premium progressive lenses (no-line bifocals)	All charges above \$140	All charges above \$100
• Anti-reflective lens coating	All charges above \$50	All charges above \$35
• Photochromic lenses	All charges above \$200	All charges above \$150

## Benefits<sup>2</sup>

## Your payment

	When using a Participating Provider <sup>3</sup>	When using a Non-Participating Provider <sup>4</sup>
<p>Contact lenses</p> <p><i>Elective or Non-Elective Contact Lenses are provided per Insured every 24 months or every 12 months if the examination indicates a Prescription Change. Benefits are provided in addition to eyeglass frames and lenses by a Participating Provider up to the Allowance. When using a Non-Participating Provider, the Allowance is provided instead of eyeglass frames and lenses.</i></p> <ul style="list-style-type: none"> <li>• Elective (cosmetic/convenience) All charges above \$150</li> <li>• Non-Elective (Medically Necessary) \$0 <i>Requires a report from the provider and prior authorization from the VPA.</i></li> <li>• Scleral and hybrid lenses All charges above \$350 <i>Requires a report from the provider and prior authorization from the VPA.</i></li> </ul>		<p>All charges above \$120</p> <p>All charges above \$250</p> <p>All charges above \$350</p>
<p><b>Other services</b></p> <p>Low-vision testing and equipment</p> <p><i>One per Insured every 24 months by a Participating Provider. Exam must be Medically Necessary.</i></p>	<p>25% plus all charges above \$1,000</p>	<p>Not covered</p>

## Notes

### 1 Certificate of Insurance (COI):

The Certificate of Insurance (COI) describes the Benefits, limitations, and exclusions that apply to coverage under this Plan. Please review the COI for more details of coverage outlined in this Summary of Benefits. You can request a copy of the COI at any time.

Capitalized terms are defined in the COI. Refer to the COI for an explanation of the terms used in this Summary of Benefits.

### 2 Vision Care Services:

All vision Benefits are provided through Blue Shield Life's Vision Plan Administrator (VPA).

Contact lenses. The allowance for contact lenses may not be combined with the frame Allowance nor be used towards the fitting fees. If you receive Elective or Non-Elective Contact Lenses from a Non-Participating Provider, no Benefits will be available for eyeglass frames and lenses until you satisfy the Benefit frequency.

### 3 Using Participating Providers:

Participating Providers have a contract to provide vision care services to Insureds. When you receive Covered Services from a Participating Provider, you are responsible for:

- the Copayment, and
- any charges above the stated Allowance, which is the Benefit maximum.

When the Participating Provider uses wholesale or warehouse pricing, the maximum frame Allowances are:

## Notes

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- wholesale or warehouse Allowance: \$103.64.

**Note:** This pricing replaces the frame Allowance shown in the Summary of Benefits. If a more expensive frame is selected at a provider location that uses wholesale or warehouse pricing, the Insured Person is responsible for the additional cost above the wholesale or warehouse Allowance. Participating Providers using wholesale or warehouse pricing are identified in the directory of Participating Providers at [blueshieldca.com](http://blueshieldca.com).

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#### 4 Using Non-Participating Providers:

Non-Participating Providers do not have a contract to provide vision care services to Insureds. When you receive Covered Services from a Non-Participating Provider, you are responsible for:

- any charges above the stated Allowance, which is the Benefit maximum.
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Plans may be modified to ensure compliance with State and Federal requirements.